

## Old Age, Disability, Death

First law: 1957.

Current law: 1980.

Type of program: Social insurance system.

**Exchange rate:** No exchange rate available.

### Coverage

All residents. Special system for members of Armed Forces.

### Source of Funds

**Insured person:** 2.625% of earnings. Self-employed, 9.975%.

**Employer:** 7.35% of payroll.

**Government:** 0.525% of covered earnings; annual subsidies; also cost of income-tested benefits.

Above contributions also finance sickness, lump-sum grants for pregnancy and childbirth, and work-injury benefits.

### Qualifying Conditions

**Old-age pension:** Age 65 (60 if in hazardous or unhealthy occupations) and 20 years of contribution for full pension.

Retirement from covered employment necessary.

Not payable abroad.

**Disability pension:** 80% loss of earning capacity in last job or other suitable work.

**Survivor pension:** Insured was pensioner or eligible for pension at death.

### Old-Age Benefits

**Old-age pension:** Full pension, 2.5% of average earnings during last 3 years for each of first 20 years of contribution, plus 2% for each year of contribution in excess of 20.

Minimum pension, 96 dinars a month; maximum, 80% of average earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

### Permanent Disability Benefits

**Disability pension:** 50% of full old-age pension, plus 0.5% per year of contribution for each of first 20 years of contribution, and 2% for each year exceeding 20.

Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 80% of earnings.

Dependents' supplements: 4 dinars a month for wife, 2 dinars for each child under age 18 (any age for unmarried daughter).

Constant-attendance supplement: Up to 25% of pension.

### Survivor Benefits

**Survivor pension:** Distribution based on number and relationship of family members of the deceased.

Widows: 30% to 75% of pension of insured paid at any age, depending on number and relationship of other recipients.

Sons: 40% to 75% of pension of insured if one son; up to 100% if more than one. Parents: 15% to 60% of pension.

Brothers and sisters: 15% to 60% of pension of insured.

Funeral grant: Lump sum of 50 dinars.

## Administrative Organization

Social Security Fund, administration of program through district and local offices; managed by tripartite board and director-general.

General supervision by national social security committee.

Local supervision by municipal committees.

## Sickness and Maternity

First law: 1957.

Current law: 1980.

Type of program: Dual employer liability/social insurance system.

### Coverage

Individual employer liability program—Short-term cash benefits for all employees.

Social insurance program—Short-term cash benefits for self-employed; long-term cash benefits and specific medical benefits for employed and self-employed.

### Source of Funds

**Insured person:** Cash benefits, none. Medical benefits, 1.5% of earnings. Self-employed, 5.0% (medical benefits, 3.5%; cash benefits, 1.5%).

**Employer:** Cash benefits, entire cost for employees; medical benefits, 2.45% of payroll.

**Government:** Cash benefits, 0.75% of earnings (self-employed only); medical benefits, 1.75% of earnings.

### Qualifying Conditions

**Cash sickness benefits:** 6 weeks of contribution during last 3 months.

**Cash maternity benefits:** Entry into insurance 6 months before confinement; 4 months' contribution during last 6 months.

**Medical benefits:** Same contribution conditions as for cash benefits or receiving a pension.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of earnings, payable for up to 1 year.

**Maternity benefit:** 100% of earnings payable for a total of 3 months.

Maternity grant: 3 dinars per month from 4th month until confinement; maximum: 6 months.

Birth grant: 25 dinars for each birth.

### Workers' Medical Benefits

**Medical benefits:** Medical services provided directly to patients by facilities of Ministry for Social Security.

Includes general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.

Patients may be required to pay part of cost of benefits.

Duration: Up to 6 months beyond duration of cash benefits.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for insured person.

Wife of insured man receives same medical maternity benefits as insured woman.

**Administrative Organization**

National and local administration, see above.

**Work Injury**

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**Coverage**

Individual employer liability program—Short-term cash benefits for all employees.

Social insurance program: Short-term cash benefits for self-employed; long-term cash benefits for employed and self-employed.

**Source of Funds**

**Insured person:** See sickness and maternity contributions above.

**Employer:** Same.

**Government:** Same.

**Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

**Temporary Disability Benefits**

**Temporary disability benefit:** 70% of earnings, payable for up to 1 year.

**Permanent Disability Benefits**

**Permanent disability pension:** Full pension, if 60% or more disabled, same as old-age pension.

Minimum pension, 60 dinars a month plus 50% of earnings; maximum, 100% of earnings.

Constant-attendance supplement: Up to 25% of pension.

Partial disability: Pension proportionate to degree of incapacity, if 30% to 60%; lump sum payable if 5% to 29% disability.

**Workers' Medical Benefits**

**Medical benefits:** Medical treatment and surgery, hospitalization, medicine and appliances, dental care, glasses, and rehabilitation.

**Survivor Benefits**

Same as under Old Age, Disability, Death, above.

**Administrative Organization**

National and local administration, see above.

**Unemployment**

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First law: 1973 (no longer in force).

(1980 labor code requires employer to pay dismissal indemnity of 100% of earnings for up to 6 months.)